

YRC INC. AND USF HOLLAND LLC FREQUENTLY ASKED QUESTIONS (FAQS)

YRC Inc. / USF Holland LLC (collectively “Yellow”) has announced that they ceased operations on Sunday, July 30, 2023. Please review the frequently asked questions below regarding your benefits from the Central States Health Fund (TeamCare) and the Central States Pension Fund:

TEAMCARE

1. When does my TeamCare health coverage end?

With the sudden announcement that Yellow ceased all business operations effective July 30, 2023, the extension of TeamCare health coverage for Yellow participants will end on **August 5, 2023 at 11:59 p.m.**

2. Can I continue my TeamCare coverage by making self-payments?

Yes. Yellow participants losing coverage after the extension of health coverage to August 5, 2023, have the right to continue coverage by making self-payments for up to 24 months. The weekly contribution to maintain TeamCare coverage is outlined below:

| PERIOD | MEDICAL/RX/DENTAL/VISION/LIFE FULL PLAN C6 AMOUNT | MEDICAL/RX ONLY CORE PLAN C6 AMOUNT |
|--------------------------------|--|--|
| August 6, 2023 – July 27, 2024 | \$491.86 per week | \$448.30 per week |

3. How do I make self-payments?

Shortly you will be receiving a COBRA (self-payment) notice in the mail. To elect coverage, please complete the election form and return it to TeamCare within 60 calendar days from the date on the letter.

You then have 45 calendar days to make your first payment for continuation coverage. For more information on COBRA, visit MyTeamCare.org, under *Help, FAQ Categories, Eligibility*, scroll to *COBRA*. Make check or money order payable to TEAMCARE. Please note that the Fund does not accept credit cards or electronic payments.

If you would like to make self-payments prior to receiving your notice, include your Unique Member Identification Number (UMI) on the memo line of your check or money order, and mail to:

Self-Payments Department
TeamCare – A Central States Health Plan
Dept. 10291
Palatine IL 60055-0291

If you do not receive a COBRA notice, contact TeamCare.

4. Are there other healthcare coverage options other than making COBRA self-payments?

If your spouse works and has other coverage, loss of TeamCare coverage would be considered a qualifying event that should allow your spouse to add you (and family) to that insurance option.

In addition, the Health Insurance Marketplace is a health coverage option for both individuals and families. Many states run their own health exchanges where you can shop, compare, and enroll in a plan that works best for you and your budget. If your state doesn't have its own Marketplace, you can use the federal government Marketplace. Though it varies by state, you are usually eligible for a 60-day Special Enrollment Period triggered by loss of job-based coverage, beginning either before or after this qualifying event. Please visit healthcare.gov for more information on the Marketplace and any available federal or state subsidies that may be available for you and your family.

5. My spouse has other insurance, how do I get a verification of insurance letter that shows the termination of my coverage?

You can download a verification of insurance coverage letter at MyTeamCare.org. After log-in, click on the **My Documents** tab in the blue header. From there, you can download a Verification of Group Health Plan Coverage letter.

6. **I am currently receiving short-term disability benefits from TeamCare. Will I continue to receive my short-term disability benefits after July 30, 2023 when Yellow ceased operations?**

Yes. Provided your short-term disability occurred before July 30, 2023 and you were disabled by a physician and under medical care; your short-term disability benefits (including continued healthcare coverage) will continue until you are no longer disabled, or until the 26-week maximum is met.

7. **My spouse previously worked at Yellow before he/she died and I am on TeamCare's Family Protection Benefit. Will my family continue to receive Family Protection benefits despite Yellow ceasing operations?**

Yes. Your family will continue to receive Family Protection benefits.

8. **I am currently on the Retiree Health Plan (Plan R4 or Plan FR), will my healthcare benefits be suspended or terminated due to Yellow ceasing operations?**

No. Your Retiree Health Plan benefits will remain unaffected.

9. **I plan on retiring from Yellow shortly. Will I still be able to qualify for the Retiree Health Plan benefits due to Yellow ceasing operations?**

Yes. Provided you meet the age requirement, service requirement, and contribution requirement – you can qualify for the Retiree Health Plan benefits. For more information, visit MyTeamCare.org.

CENTRAL STATES PENSION FUND

10. **I retired from Yellow and drawing my pension. Will my pension be affected due to Yellow ceasing operations?**

No. Your pension benefit will remain unaffected.

11. **I plan on retiring from Yellow soon. Will the eligibility requirements for my pension change due to Yellow ceasing operations and no longer contributing to the Pension Fund? Will I still be able to get a pension when I retire?**

Yellow members who qualify for a benefit will still be entitled to a pension at the same level of benefits that Yellow participated in the Pension Fund and will not be affected by Yellow ceasing operations. As of July 23, 2023, active members will stop earning additional pension benefit accruals. To get an estimate of your current pension benefit or project benefits at a future retirement date – please visit MyCentralStatesPension.org. You can also file a pension application at MyCentralStatesPension.org.

12. **As part of the pension application, there is a *Retirement Declaration Form* that requires a signature from the employer. What do I do since Yellow has ceased operations?**

Since Yellow has ceased operations, the employer section can be left blank, and the remainder of the form can be completed by the member.

13. **If I can get a job at ABF or another employer who is in the Pension Fund under the Primary Schedule, how long do I need to work to make an impact on my pension?**

If you go to work for a Contributing Employer to the Central States Pension Fund that contributes under the Primary Schedule, and you earn at least one additional year of Contributory Service Credit (40 weeks/180 days in a plan year), you will have your adjustable benefits restored.

14. **If I retire, do reemployment restrictions still apply?**

Yes, please visit [here](#) for more information.

15. **I want to explore the job market and not retire at this time. If I am unable to find employment and haven't worked, can I name a retroactive retirement date and receive back pension payments?**

Yes, retroactive benefit payments are limited to a maximum of 12 months from the date Central States receives your complete pension application. No benefits are payable for any period of Restricted Reemployment.

16. **Can I make self-payments to Central States Pension Fund after July 23, 2023?**

No. There is no self-payment option for maintaining future pension coverage.